

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

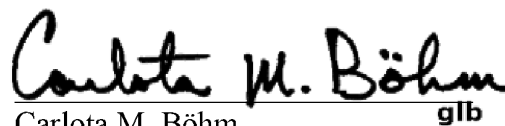
<b>IN RE:</b>	)	<b>Bankruptcy No. 20-20346-CMB</b>
	)	
<b>VANCE STRADER,</b>	)	<b>Chapter 13</b>
	)	
<b>Debtor.</b>	)	<b>Related to Doc. Nos. 30 &amp; 62</b>
	)	

**ORDER**

**AND NOW**, this 6th day of August, 2020, based upon this Court's review of the entire record, the statements of parties in interest at the contested plan hearing held August 5, 2020, the recommendation of the Chapter 13 Trustee, the complete lack of payments, Debtor's failure to provide any credible basis for the Court to find a valid intent to reorganize, and for the reasons set forth on the record at the contested plan hearing, this Court finds that the Debtor failed to demonstrate an intent to reorganize and failed to demonstrate feasibility of his proposed Chapter 13 plan.

Therefore, it is hereby **ORDERED, ADJUDGED, AND DECREED** that:

1. The above-captioned case is **DISMISSED** without prejudice. Debtor may commence any appropriate actions against alleged creditors in state court.
2. All pending matters related to the above-captioned case are hereby rendered moot as a result of this dismissal, and all scheduled hearings are cancelled.
3. The Debtor remains legally liable for all his debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349.
4. The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.
5. The Clerk shall give notice to all creditors of this dismissal.

  
Carlota M. Böhm **glb**

Chief United States Bankruptcy Judge

Case Administrator to serve:  
All Creditors and All Parties In Interest

FILED  
8/6/20 6:51 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Vance Strader  
 Debtor

Case No. 20-20346-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db +Vance Strader, 231 Yosemite Dr., Pittsburgh, PA 15235-2045  
 cr +City and School District of Pittsburgh, GRB Law, 437 Grant Street 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, et al..., 8950 Cypress Waters Boulevard,  
 Coppell, TX 75019-4620  
 cr +Penn Hills School District and Municipality of Pen, Tax Division,  
 c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3,  
 Pittsburgh, PA 15235-4441  
 cr +Pittsburgh Water & Sewer Authority, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +U.S. Bank National Association, Robertson, Anschutz, Schneid & Crane LLC,  
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  
 cr +Wilkinsburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP,  
 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 15243285 +City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15243286 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh PA 15219-6101  
 15225016 Deutsche Bank National Trust Company, et.al., PHH MORTGAGE CORPORATION,  
 BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
 15217388 +Discover, 502 East Market St., Greenwood DE 19950-9700  
 15197013 HSBC Bank USA, National Association et al, Wells Fargo Bank, N.A.,  
 Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN, 55121-7700  
 15217392 +Jordan Tax Services, 7100 Baptist Rd., Bethel Park Pgh PA 15102-3908  
 15217393 +MBM Tax Collectors, 100 Purity Rd., Suite 3, PennHills PA 15235-4441  
 15217389 +Mercury, 520 6th St., Brookings SD 57006-2028  
 15217382 +PHH, 3000 Leadenhall Rd, Mt Laurel NJ 08054  
 15217383 ++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
 (address filed with court: PNC, 500 First Ave, Pittsburgh PA, 15219)  
 15217394 +People's Natural Gas, 375 North Shore Dr., Pittsburgh PA 15212-5866  
 15230449 +Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15229008 +U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper,  
 ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096  
 15228977 U.S. Bank National Association, et al., c/o Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165  
 15191793 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US BANK, 425 WALNUT ST, CINCINNATI OH 45202)  
 15217381 +US bank, 8950 Cypress water Blvd, Coppell TX 75019-4620  
 15224386 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 15217391 +Wells Fargo Card, 7000 Vista Dr., West Des Moines IA 50266-9310  
 15217390 Wells Fargo Card, 420 Montgomery St., Des Moines IA, 50306  
 15217385 +Wells Fargo Mortgage, 1200 West 7th St., Los Angeles CA 90017-2387  
 15212598 +Wilkinsburg Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 15212597 +Wilkinsburg School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 07 2020 03:23:48  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15217395 +E-mail/Text: g20956@att.com Aug 07 2020 03:25:23 AT&T Wireless, 208 S Akard St.,  
 Dallas TX 75202-4206  
 15217386 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2020 03:23:59 Capital One,  
 1680 Capital One Dr., Mc Lean VA 22102-3407  
 15214818 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2020 03:23:32  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15194134 +E-mail/Text: bankruptcy@cavps.com Aug 07 2020 03:25:19 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15217387 +E-mail/PDF: creditonebknofifications@resurgent.com Aug 07 2020 03:23:48 Creditone Bank,  
 6801 South Cimarron Rd., Las Vegas NV 89113-2273  
 15196290 E-mail/Text: mrdiscen@discover.com Aug 07 2020 03:24:45 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15226933 +E-mail/Text: kbarkley@bernsteinlaw.com Aug 07 2020 03:25:26 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15217384 +E-mail/Text: jennifer.chacon@spservicing.com Aug 07 2020 03:25:33 SPS,  
 3217 S. Decker lake Dr, Salt Lake City UT 84119-3284

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Aug 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15192459 +E-mail/PDF: gecsed@recoverycorp.com Aug 07 2020 03:23:59 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, et.al.  
cr HSBC Bank USA, National Association, et.al.  
cr PNC Mortgage, A Division Of Pnc Bank, National Ass  
cr U.S. Bank National Association, as indenture trust  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Bradley Joseph Osborne on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, pfranz@hoflawgroup.com  
Charles Griffin Wohlrab on behalf of Creditor U.S. Bank National Association cwohlab@rascrane.com  
Christopher A. DeNardo on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper, et al... pabk@logs.com  
Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4 c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net  
Jerome B. Blank on behalf of Creditor Deutsche Bank National Trust Company, et.al. pawb@fedphe.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Kristen D. Little on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper, et al... pabk@logs.com, klittle@logs.com  
Mario J. Hanyon on behalf of Creditor HSBC Bank USA, National Association, et.al. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sindi Mncina on behalf of Creditor U.S. Bank National Association smncina@rascrane.com  
Thomas Song on behalf of Creditor HSBC Bank USA, National Association, et.al. pawb@fedphe.com  
Thomas Song on behalf of Creditor Deutsche Bank National Trust Company, et.al. pawb@fedphe.com

TOTAL: 19